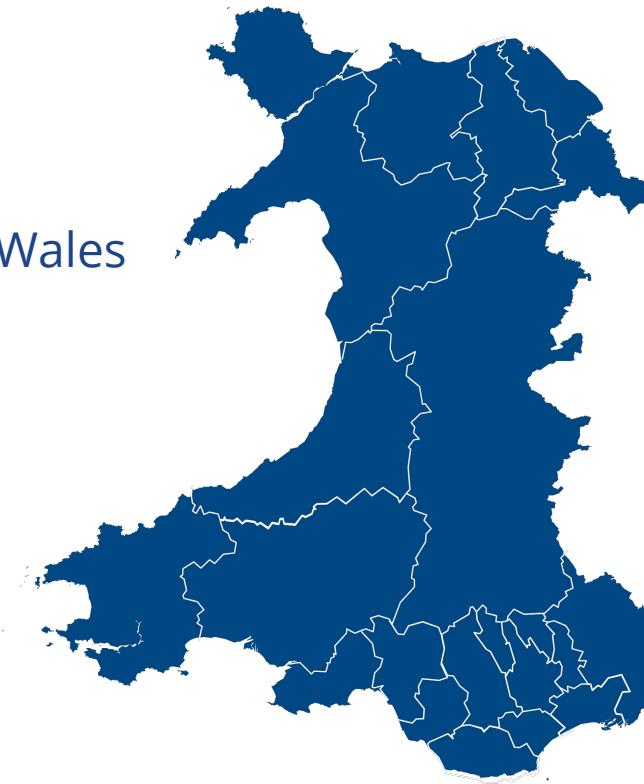


Advice Trends in Wales

2017 to 2018

Client statistics of the Citizens Advice service in Wales



Liz Williams
October 2018

cyngor ar
bopeth

citizens
advice

Citizens Advice in Wales

Citizens Advice is an independent charity covering England and Wales. Citizens Advice operates as Citizens Advice Cymru in Wales and has offices in Cardiff and Rhyl. There are 19 Local Citizens Advice offices in Wales, all of whom are members of National Citizens Advice, which bi-nationally deliver high quality preventative and collaborative advice from almost 300 locations, face to face as well as offering services over the phone and online, including web chat.

The advice provided by Citizens Advice is free, independent, confidential and impartial, and available to everyone regardless of race, gender, disability, sexual orientation, religion, age or nationality.

The majority of our advisers are trained volunteers. All advice staff, whether paid or volunteer, are trained in advice giving skills and have regular updates on topic-specific training and access to topic-based expert advice support.

The twin aims of Citizens Advice are:

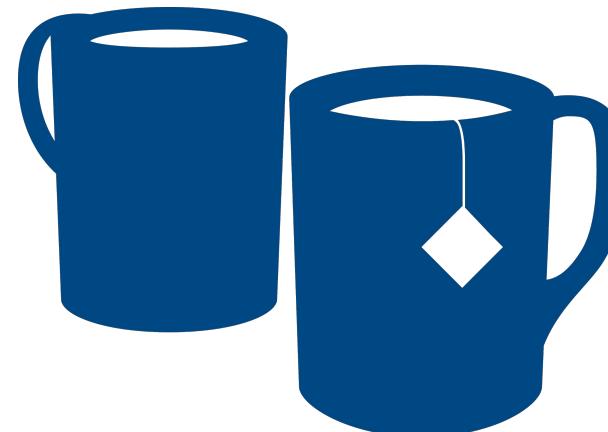
- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

Local Citizens Advice offices, under the terms of membership of Citizens Advice, provide guidance on consumer issues, welfare benefits, housing, taxes, health, money advice, employment, discrimination, family and personal matters, immigration and nationality, and education.

Last year **we helped over 102,520 people in Wales to resolve over 406,694 problems**. On average, each person who came to us for support had 4 problems. This gives us a unique insight into the needs and concerns of people in Wales. We use this knowledge to campaign on big issues, both locally and nationally.

In addition to the figures above, **over 1,186, 615 of our web pages were viewed by over 612,569 visitors from Wales**.

Our telephone advice service, Adviceline, is available bilingually.



To find out more:

If you would like more information on the types of advice we provide/problems we can help with at local Citizens Advice, or wish to discuss any of the issues highlighted in this report please contact: policy.cymru@citizensadvice.org.uk

If you would like to explore the data in more detail Advice Trends is a monthly interactive data tool which reports on the issues Local Citizens Advice offices have helped clients with over the last 24 months:

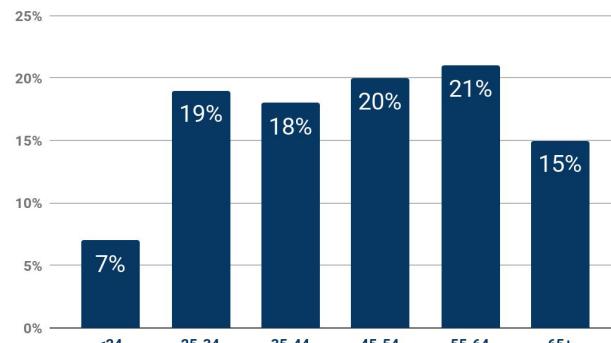
Data from this report is primarily taken from the March 2018 edition: <https://tabsoft.co/2NOwr1B>

Our Clients

56% of our clients were female whilst 44% were male. This compares to Wales population figures of 51% female and 49% male.



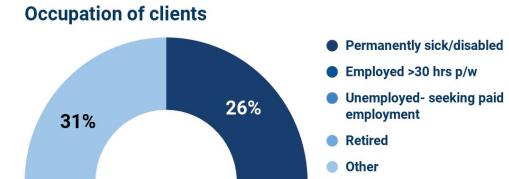
Client age:



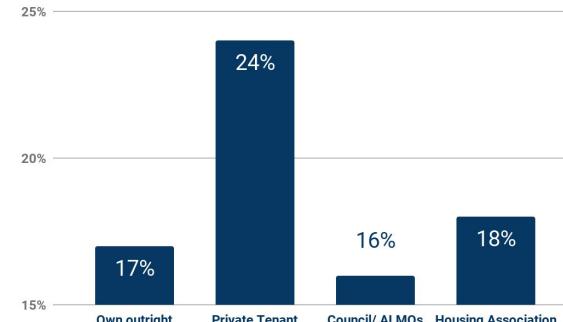
During 2017 to 2018 clients with a disability or long term health condition accounted for 48% of the people we see, 25 percentage points above the national average.



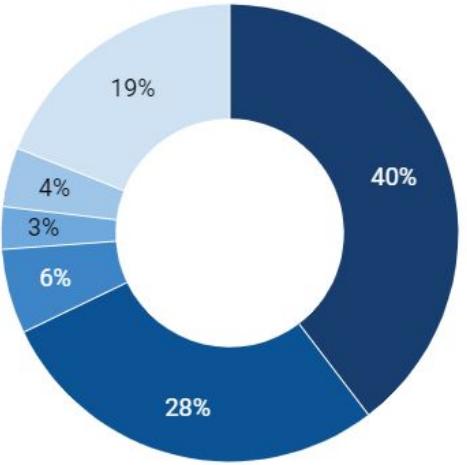
25% of clients with a disability or long-term health condition had a mental health condition. People with mental health problems came to us for advice with an average of **6 issues compared to 4 issues for all other clients**.



Housing Tenure



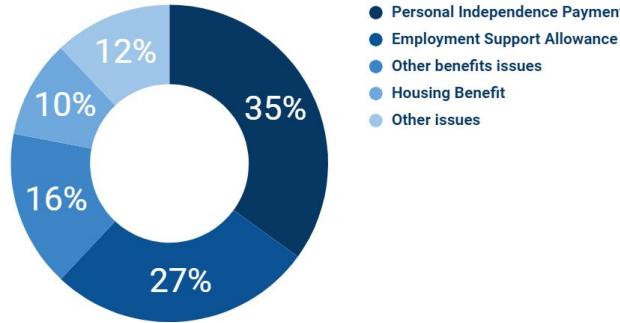
Top Issues



- Benefits & tax credits
- Debt
- Financial services and capability
- Housing
- Employment
- All other issues

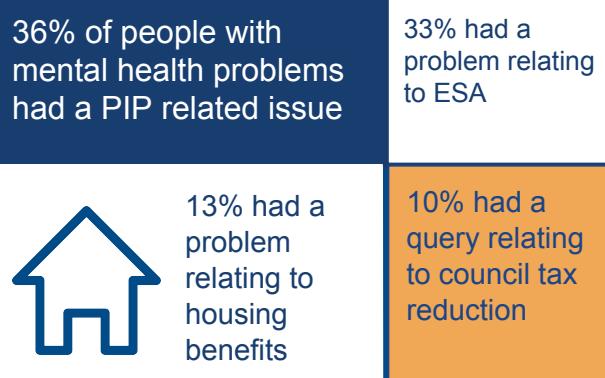
The top 5 issues during 2017 to 2018 remain unchanged from last year.

Issues of clients with disabilities or long-term health conditions



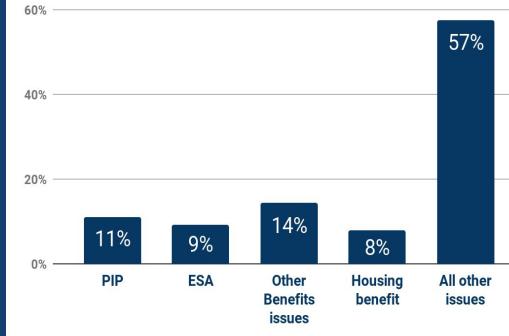
The top 4 issues affecting clients with a disability or long-term health condition were all benefits related, with Personal Independence Payment (PIP) accounting for over a third of the issues.

Issues of people with Mental Health Problems:

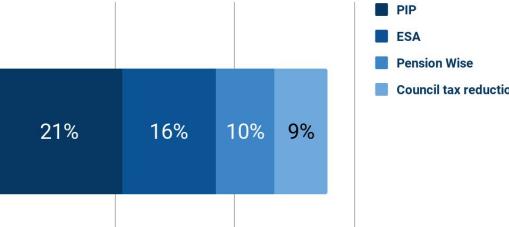


Issues by age:

Top issues of clients under 29 years

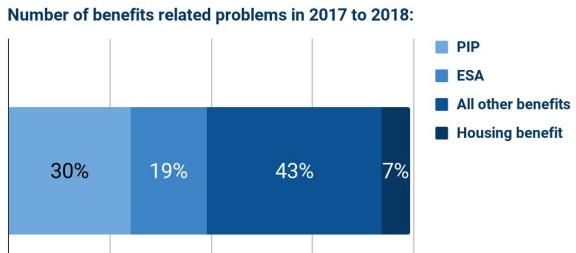


Top issues of clients over 55



Benefits and Tax Credits

Benefits and tax credits remained the biggest problem area on which people sought our help, accounting for over a third (39.5%) of all issues. During 2017 to 2018 we helped 47,117 people with 161,291 benefit related problems.

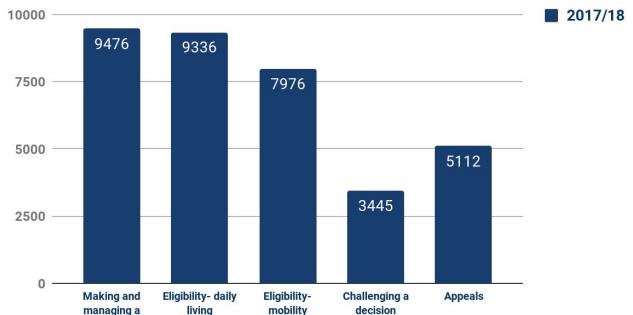


Housing benefit accounted for 7% of all benefit and tax credit related problems (11,981 issues), while council tax reduction (8859 issues) and Working Child Tax Credit (8471 issues) accounted for 5% each of all benefit and tax credit related problems.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) remained the largest benefit issue, and 16,984 clients had 48,966 problems. PIP was introduced in 2013 to replace Disability Living Allowance (DLA), and it is possible that the large number of issues are linked to its continued rollout and people having to go through a new application process. PIP is based on how someone's condition affects them, not on the condition they have.

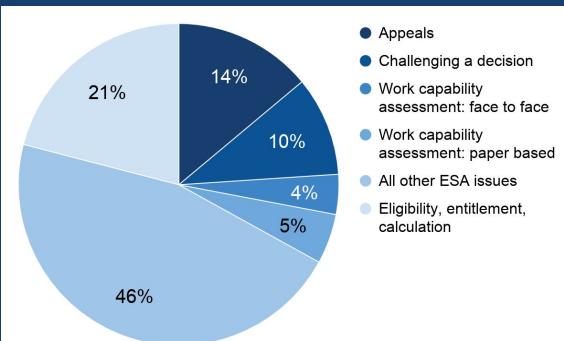
The top PIP related problems:



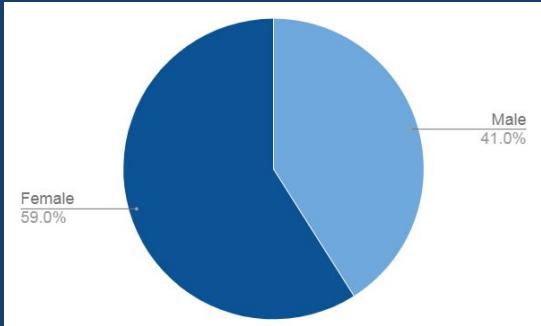
Making a claim and eligibility are the PIP areas that clients needed the most support with. Advisers confirm that clients are often confused about the type of evidence they need to submit with their PIP application, particularly those who have been in receipt of DLA. These top issues are followed by appeals and challenging decisions.

Employment and Support Allowance (ESA)

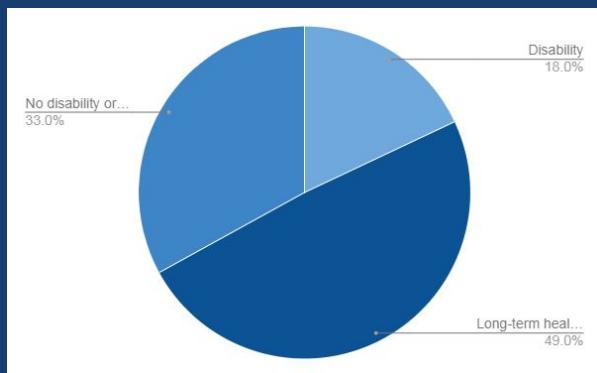
During 2017 to 2018 **Employment and Support Allowance (ESA)** was the benefit with the second largest number of issues, and there were 14,001 clients with 30,941 problems. Like PIP, making a claim and eligibility were the areas that clients needed the most support with, followed by challenging decisions on ESA. The number of appeals and decisions challenged on ESA and PIP reflect concerns regarding the assessment process.



Our benefits and tax credits clients:



59% of people who came to see us about a benefits or tax credit issue were women.

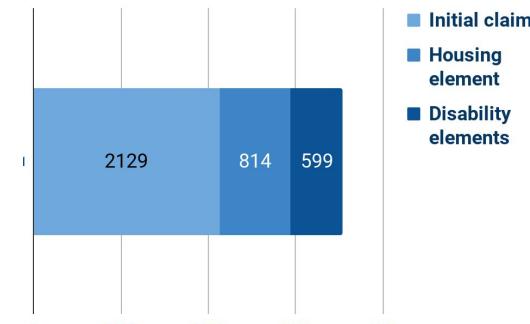


67% of people who came to see us regarding a benefits and tax credits issue had a disability or long-term health condition. This is a whole 44 percentage points above the national average.

Universal Credit

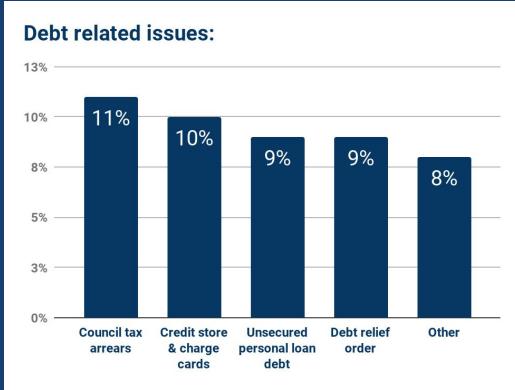
Since April 2017 Universal Credit (UC) full service has been rolled out in a number of areas across Wales, including Flintshire, Newport, Cardiff, Torfaen, Wrexham, Neath Port Talbot and Merthyr Tydfil. The rollout of UC is ongoing with all local authority areas due to be covered by the end of 2018. To date only new claimants and existing legacy benefit claimants who have had a change of circumstances are being invited to apply for UC. From 2019 the final and biggest phase of UC rollout will begin. This will involve moving all legacy benefit claimants over to UC. This process, known as 'managed migration', isn't expected to be completed until 2023. By then Citizens Advice estimate that over 400,000 households in Wales will be in receipt of UC.

During 2016 to 2017 we saw almost 1,500 people with an issue regarding Universal Credit. The number of people experiencing problems with UC has increased during 2017 to 2018, and 3,220 people had 6,268 problems with UC. This is likely to be the result of the fact that more people are being migrated to UC as the rollout of this benefit continues. Clients needed the most support with making an initial claim (2,129 issues) followed by the housing and disability elements of UC.



Debt

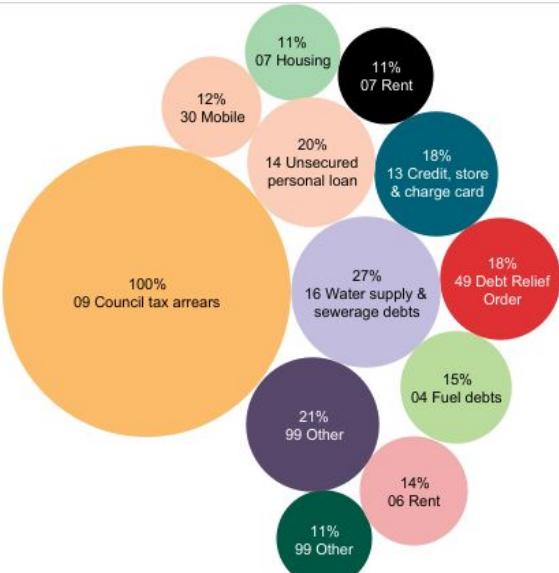
We saw 27,471 people with 115,264 debt related issues. Council tax arrears was the most common debt problem that we saw, accounting for 11% of all debt related problems (5,962 people with 13,096 problems). Council tax arrears was followed by credit store and charge card debts (5,504 people with 12,001 problems), and unsecured personal loan debt (4,995 people with 10,545 problems).



Key debt trends:

- When comparing the above graph against 2016 to 2017 data, the top 4 debt issues are unchanged and remain the same order
- Water supply and sewerage debt remained the 6th biggest debt issue in 2016-17
- Mobile phone debt moved from being the 9th most common debt issue in 2016-17 to the 8th most common issue in 2017-18
- Fuel debts fell from being the 9th biggest issue to the 10th most common issue

In 2017 to 2018 people with issues related to Council Tax arrears also had the following issues:



Sophie's story

Sophie is a lone parent whose income reduced when her eldest child became ineligible for Child Benefit/ Child tax credit due to his age. Sophie is working but was unable to pay off her debts due to changes in income. Sophie went to Citizens Advice for help and received advice on all debt options, including how to deal with outstanding County Court Judgement (CCJ) debt, rent arrears and benefit and energy advice. Sophie decided to pursue a Debt Relief Order (DRO), and following full debt advice from us, was approved for a DRO and a total of £7,014 in debts were written off. This has impacted positively on her health and wellbeing.

Financial Service and Capability

We helped 9,023 people with 23,964 financial service and capability issues. Financial services and capability covers issues such as bank, building society and post office accounts, credit and store cards, budgeting and money management, mortgages and pensions.

Within this, we saw 3,579 people with specific Financial Capability needs. A further 614 people asked about personal pensions.

Approximately 3,113 of all Pension Wise enquiries were appointments.

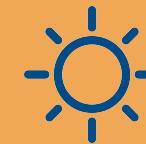


Money Talks: life event focused money guidance

A key reason for the increase in clients with financial services and capability enquiries is that financial capability guidance and information has been given throughout the network alongside debt advice and also as part of a project providing life-event focused money guidance for working-age people. This form of guidance allows positive long-term outcomes for clients, by helping them improve their financial capability and develop their money skills like budgeting and looking for better consumer deals.



3 in 4 had a positive change in their financial capability



Wellbeing increased significantly for clients

Pension Wise

Pension Wise is a free and impartial government service which offers face to face and telephone guidance regarding the different ways you can take money from your pension.

Citizens Advice delivers the face to face service across the UK, including 41 locations in Wales and is available to individuals who are over 50 years old and have a defined contribution.

During an appointment, a specialist will offer guidance on:

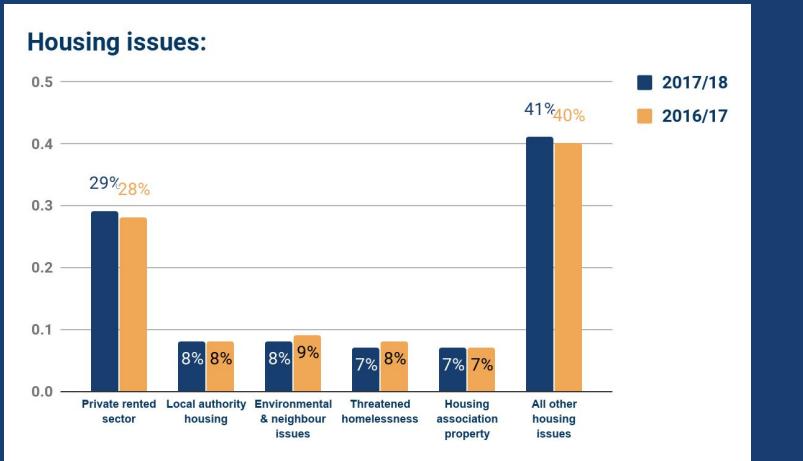
- pension options
- tax
- next steps to take
- questions to ask your provider

Housing

We helped 8,994 people with 13,807 problems.

Problems with Private Rented Sector (PRS) housing dominate in this area with almost a third of all problems relating to privately rented housing (2,833 people, 4,011 issues). The PRS accounted for 29% of all housing issues in 2017-18 compared to 28% in 2016-17. Within this category the top PRS issues remain the same as last year: repairs/maintenance of the property (587 issues), rents (276 issues) and tenancy deposit protection (233 issues).

A further 903 people had 1,128 issues around local authority housing and there were 969 queries related to housing association property. The breakdown of housing issues have remained mostly the same as last year.



Ian's story

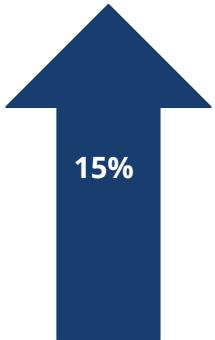
Ian has been living in a privately rented property for 5 years. He has been told that he is required to pay a full month's rent despite the fact that the living conditions in the property are terrible. There is a leak from the upstairs flat and poor ventilation in the property due to a broken ventilation fan. This is causing Ian and his partner and children anxiety, stress and a range of health problems. As well as these problems, Ian and his family constantly feel unsafe at the property as they are unable to lock their front door.

An adviser at Citizens Advice assured Ian that it was the landlord and letting agency's responsibility to ensure all repairs are carried out fully at the property. The adviser made a call to the agency on the client's behalf and the agency assured the adviser that all repairs would be carried out within the next week. Ian says he feels relieved and is hopeful that his family's lives will improve.



Utilities and Communications

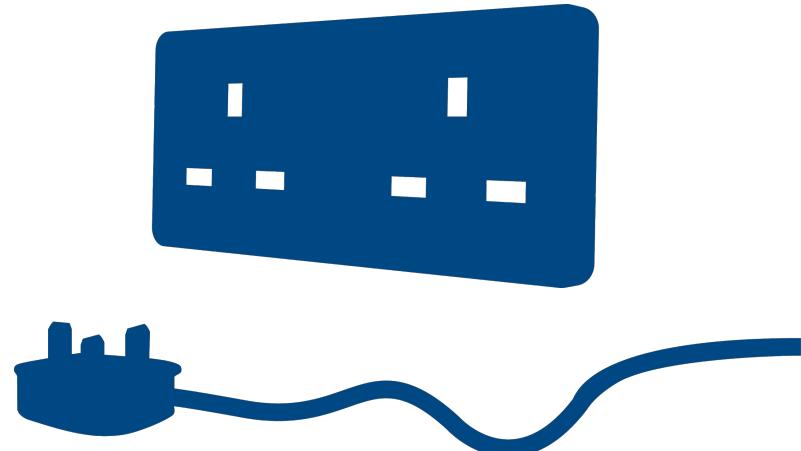
During 2017 to 2018 there was a 15% increase in the number of issues relating to utilities and communication compared to 2016-17.



The number of issues rose from 13,334 in 2016-17 to 15,400 in 2017-18, with fuel (gas, electricity, oil, coal etc.) related problems accounting for 72% of all utilities and communications problems, with the number of issues rising from 11,051 to 11,748. Water and sewerage accounted for 17% of all utilities and communications issues, increasing by 68% from 1,560 to 2,625. The most common issues relating to fuel were: selling methods and switching (1,874), price or tariff (1,125 issues), warm house discount (2,091 issues) and priority service register (1,427).

Citizens Advice is the statutory consumer watchdog for the energy and post industries and advocate for consumers in these markets to improve policy and delivery.

A possible reason for the increase in issues relating to utilities and communication is that throughout 2017/18 Citizens Advice delivered Energy Best Deal (EBD), Energy Best Deal Extra (EBDx), and the Energy Champions programme, of which 2 champions were funded in Wales (Ceredigion and Powys). The Energy Champions supported all local Citizens Advice to deliver EBDx within their region.



Employment

During 2017 to 2018 we helped 9,132 people with 17,126 employment related issues. This is an increase from 17,064 employment related issues last year. Pay and entitlements were the top employment issues facing clients (3,105 people with 4,156 issues), followed by dismissal (1,769 people with 2,735 problems), dispute resolution (1,521 people with 1,950 problems), and terms and conditions of employment (1,500 people with 1,883 problems).

Advice Issue	Number of issues 2016/17	Number of issues 2017/18	Percentage change from 2016/17
Pay & entitlements	4,343	4,156	-4%
Dismissal	2,811	2,735	-3%
Dispute resolution	1,647	1,950	+18%
Terms & conditions of employment	2,230	1,883	-15%
Redundancy	1,132	992	-12%

Anne's story

Anne had been working for a national home-building company as a sales rep on new build estates since 2003. In early 2016 the company decided to make changes and introduced a policy making it a mandatory requirement for all sales staff to work weekends. Anne was eventually dismissed because she could not commit to the new working regime. It became apparent after the client's dismissal that the policy was not being enforced.

Citizens Advice assisted Anne in bringing a claim of unfair dismissal and indirect sex discrimination. The case was rigorously defended by the employer and there were various preliminary hearings and the matter eventually came to a four day hearing in November. On the first day of the hearing the parties entered into negotiations and eventually a settlement agreement was reached; the Claimant accepted a settlement of £10,500. Anne was grateful for the help she received from Citizens Advice and said that she would not have proceeded with the case had we not been there to represent her.

Better Advice Better Lives (BABL)

BABL is a Welsh Government funded project that started off in 2001 as Better Advice, Better Health and has evolved considerably to become the service it is today. Better Advice, Better Lives is a partnership that provides locally coordinated provision of generalist and welfare rights advice by Citizens Advice in cooperation with Primary Care teams across Wales. This project is delivered in all Local Authority areas across Wales.

A large proportion of BABL clients experience difficulties in claiming benefits and do not know what benefits are available, what they may be entitled to and perhaps don't always understand the application process. The aim of Better Advice, Better Lives is to reduce poverty by maximising income for the most vulnerable in society and those in deprived areas whose health is likely to be affected by poverty.

Many clients would not have known where to turn if they had not accessed BABL support. In fact, 37% of clients stated that they would not have visited their local Citizens Advice if outreach had not been available to them. Services provided by BABL have also helped clients complete forms that they would otherwise have found difficult to complete, in turn giving clients confidence and reducing stress and anxiety.

BABL client profile:



68% of BABL clients are disabled or have a long term health problem

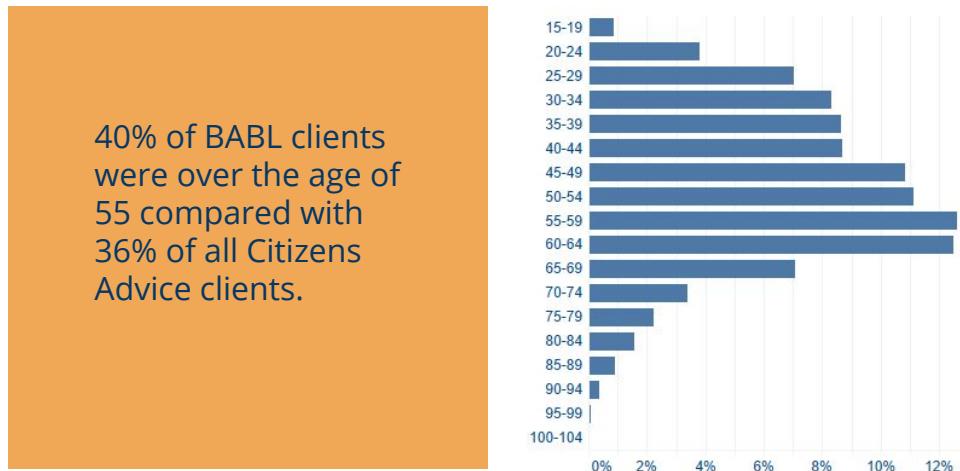


59% of the project clients were female compared to 56% of clients who access our service a whole



27% of benefit problems seen through BABL relate to PIP

40% of BABL clients were over the age of 55 compared with 36% of all Citizens Advice clients.

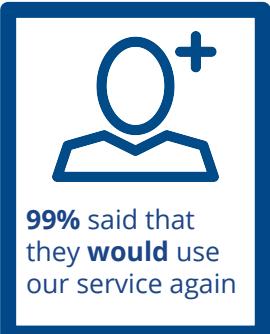


Impact of BABL

Financial Outcome Data

In total, BABL had over £29 million confirmed gains for the 2017/18 financial year, and has exceeded its target by more than double.

Service	Clients helped	Issues	Confirmed gains
Better Advice, Better Health	11,975	29,929	£18,176,799
Families with Disabled Children	2,192	6,024	£3,836,648
Council Tax, Housing Benefit	6,855	18,030	£7,373,937
Total	21,022	53,983	£29,387,384



Dai's story

Dai is disabled with limited mobility, heart disease, osteoarthritis and type 2 diabetes. He is cared for by his wife.

Dai was migrated from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) and received a lower award.

Dai contacted Citizens Advice for assistance with his PIP appeal, and after reviewing his wife's income, Citizens Advice identified a potential entitlement for Pension Credit of £21 per week.

Citizens Advice staff helped Dai make the claim and requested the benefit to be backdated 3-months. He received a £273 lump sum payment and a weekly income of £21 per week, greatly easing the burden of the reduction in the disability benefit.

Shared Outcomes

The Shared Outcomes Project, now known as Community Focused Advice Services, is a Citizens Advice run programme that supports the Welsh Government's Tackling Poverty agenda. Its intention is to support the most disadvantaged people in the most deprived areas of Wales with the aim of alleviating persistent poverty.

The project works with residents, community organisations, business and other key agencies in these areas, focusing on actions leading to the long term sustainability and wellbeing of communities. Involving local people in all aspects of this work is an essential feature of the programme.

Community Focused Advice aims to contribute, alongside other programmes, to narrowing the education/skills, economic and health gaps between the most deprived and more affluent areas in Wales.



14,558 clients



£12,550,998 in financial gains for clients

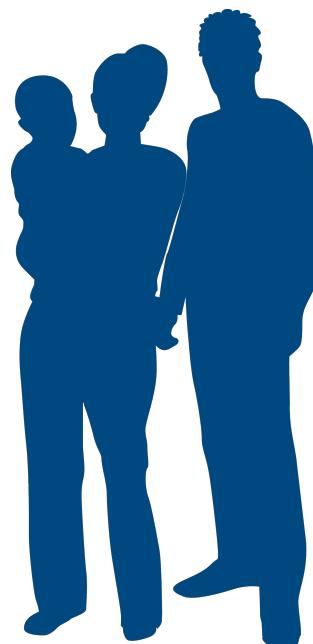


£8,011,089 personal debt managed or written off

Sarah's story

Sarah is a single parent caring for her autistic son. She has to provide full time care for him and so is on a low income. An old debt of Sarah's was taken to court and she received notice from enforcement officers acting for the court who intended to seize her goods. Sarah came to the project feeling extremely stressed and worried about this.

An adviser from the outreach helped Sarah with a court form to suspend the warrant of control.



Front Line Advice

The Front Line Advice (FLA) project began in October 2014 and is funded by the Welsh Government and provides both face to face and telephone specialist level advice across Wales in the following areas:

- Debt
- Discrimination
- Housing
- Welfare benefits

The project also provides discrimination awareness training across Wales.

The Front Line Advice service is being delivered by ten Local Citizens Advice in Wales with our partners Shelter Cymru who deliver the housing advice element and Snap Cymru who support people with additional learning needs and disabilities who experience discrimination.

Client profile

64% of clients who accessed benefit, debt or housing services were disabled or have long term health problems

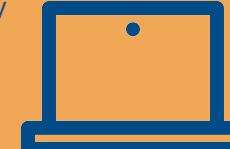


37% of clients were under 25 years old or over 55 years old

57% of clients were female



21% of discrimination clients were digitally excluded



Outcomes:

- During 2017-18, the Front Line Advice specialist service helped **2,336 clients with debt, housing or welfare benefits** advice and **1022 clients with discrimination advice**
- The confirmed annualised financial gains figure is **£6,112,075 for the year** for welfare benefit clients
- Homelessness has been averted in **93% of cases** dealt with by Shelter Cymru
- **262 people** in Wales received Discrimination Awareness training through this project
- Front Line Advice exceeded all its targets

Citizens Advice Consumer Service

Citizens Advice and Citizens Advice Scotland (CAS) are responsible for providing the phone and web-based Consumer Service. The Consumer Service has handled more than 2 million client contacts across Great Britain since 2 April 2012 when Citizens Advice began managing the delivery of this service. A Welsh language general consumer helpline is run from our Cardiff and Vale call centre, which receives around 80 calls per month. The Consumer Service also offers an energy advice line, which receives roughly 10 calls per month.

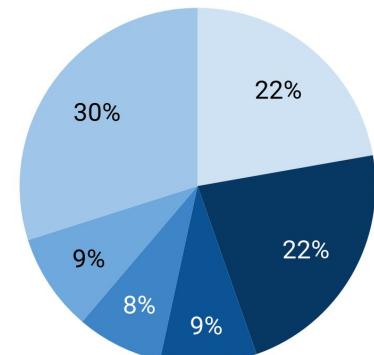
The Citizens Advice Consumer Service advises people on general consumer law and industry-specific rules and rights. The aim of this service is to give people the knowledge to resolve issues with traders and companies, in the hope of reducing the likelihood of similar issues arising in the future. For clients who are unable to deal with their case themselves:

- We refer the problem to partners such as Trading Standards
- If the problem is outside the scope of the service we signpost to a more appropriate organisation
- If problems are identified that the Local Citizens Advice network could assist with, callers are signposted to their local office

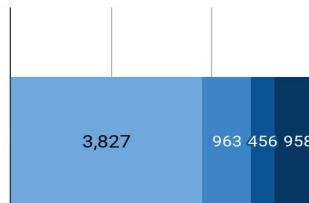
What we advised on in 2017/2018:

The Consumer Service handled 27,614 cases for consumers in Wales. The biggest consumer issue during 2017-18 was transport (6,204 cases) and problems with used vehicles accounted for over half (3,826) of all transport issues.

- Housing fittings & appliances
- Transport
- Personal goods & services
- Leisure
- Communication & technology
- All other consumer issues



Issues with vehicles and servicing



- Used vehicles
- Motor vehicle repairs & servicing
- New Vehicles
- All other vehicle issues

Appendix: Understanding the Advice Statistics

When a client approaches Citizens Advice either in a local office, by phone or via webchat, their details are recorded onto a single database. This means that nationally we have a single record for each individual client containing profile information on age, gender, ethnicity and disability, as well as other characteristics such as local authority and ward.

Whenever a client contacts the service, an adviser will search for their record and either add a new enquiry, or continue to work on an existing enquiry if the client has returned about an ongoing problem. A new enquiry will be opened if a client presents a fresh problem or inter-related set of problems. Each client may therefore be associated with several enquiries over time.

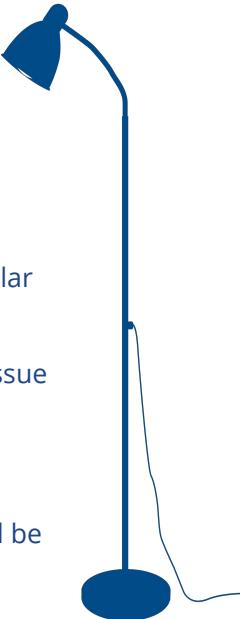
When talking to a client the adviser makes notes on the enquiry and codes it according to a standard set of 'advice issues'. These advice issues reflect all the problems on which the client is being advised in the current enquiry. A single enquiry can therefore have multiple advice issues attached to it.

Each advice issue is coded using a three-part system:

- Part 1 - broad category, e.g. benefit, debt etc.
- Part 2 - detailed breakdown, e.g. the type of debt or benefit.
- Part 3- nature of the advice, e.g. negotiating repayments with a creditor or advising on eligibility and entitlements for a particular benefit.

If a client needs further help on their enquiry, advisers will add a new contact to the existing enquiry. Advisers do not add additional issue codes when the contact is about an existing issue. Further issue codes are only added if the client has a further related problem or requires a new type of advice. If a case is complex it can take many months to resolve and issues may be added as the case develops.

In a complex debt case, for example, each debt would be coded with an individual issue code so five separate credit card debts would have five debt issue codes. Codes may then be added from other categories according to the advice required. So, benefit codes would be added if the client was also advised on benefits they could claim, and a relationship/ family code if the debts were associated with relationship breakdown which also required advice.



We help people find a way forward

Citizens Advice provides free, confidential and independent advice to help people overcome their problems.

We advocate for our clients and consumers on the issues that matter to them.

We value diversity, champion equality and challenge discrimination.

We're here for everyone.

